

L Number	Hits	Search Text	DB	Time stamp
-	1	("6018722").PN.	USPAT; US-PGPUB	2003/04/28 11:07
-	1	((("6018722").PN.) and economic adj analysis	USPAT; US-PGPUB	2003/04/28 11:08
-	1	((("6018722").PN.) and economic adj (analysis or indicator)	USPAT; US-PGPUB	2003/04/28 11:09
-	1	((("6018722").PN.) and indicator	USPAT; US-PGPUB	2003/04/28 11:14
-	1	((("6018722").PN.) and (correlation or correlated or correlates)	USPAT; US-PGPUB	2003/04/28 11:13
-	0	((("6018722").PN.) and (predict or predictive or forecast or forecasting)	USPAT; US-PGPUB	2003/04/28 11:13
-	2255813	FACTOR or FACTORABLE or VARIABLE or EVENT or model or modeling or modeled or effect or occurrence	USPAT; US-PGPUB	2003/04/29 15:48
-	161364	predict or predictive or predicting or predicted or forecast or forecasting or forecasted or modeling or modeled or modelability or modelable	USPAT; US-PGPUB	2003/04/29 15:56
-	861595	stock or bond or security or securities or index or market or currencies or currency or commodity or commodities or (interest adj rate) or (exchange adj rate)	USPAT; US-PGPUB	2003/04/29 15:57
-	17684	705/\$.ccls.	USPAT; US-PGPUB	2003/04/30 09:19
-	1442914	CORRELATED or CORRELATE or CORRELATEABLE or CORRELATION or CORRELATED or CORRELATE or association or associate or associated	USPAT; US-PGPUB	2003/04/29 15:58
-	62570	(FACTOR or FACTORABLE or VARIABLE or EVENT or model or modeling or modeled or effect or occurrence) and (predict or predictive or predicting or predicted or forecast or forecasting or forecasted or modeling or modeled or modelability or modelable) and (CORRELATED or CORRELATE or CORRELATEABLE or CORRELATION or CORRELATED or CORRELATE or association or associate or associated) and (stock or bond or security or securities or index or market or currencies or currency or commodity or commodities or (interest adj rate) or (exchange adj rate))	USPAT; US-PGPUB	2003/04/29 11:19
-	751	(FACTOR or FACTORABLE or VARIABLE or EVENT or model or modeling or modeled or effect or occurrence) same (predict or predictive or predicting or predicted or forecast or forecasting or forecasted or modeling or modeled or modelability or modelable) same (CORRELATED or CORRELATE or CORRELATEABLE or CORRELATION or CORRELATED or CORRELATE or association or associate or associated) same (stock or bond or security or securities or index or market or currencies or currency or commodity or commodities or (interest adj rate) or (exchange adj rate))	USPAT; US-PGPUB	2003/04/29 15:00

-	94	705/\$.ccls. and ((FACTOR or FACTORABLE or VARIABLE or EVENT or model or modeling or modeled or effect or occurrence) same (predict or predictive or predicting or predicted or forecast or forecasting or forecasted or modeling or modeled or modelability or modelable) same (CORRELATED or CORRELATE or CORRELATEABLE or CORRELATION or CORRELATED or CORRELATE or association or associate or associated) same (stock or bond or security or securities or index or market or currencies or currency or commodity or commodities or (interest adj rate) or (exchange adj rate)))	USPAT; US-PGPUB	2003/04/29 11:34
-	494	decision adj variable	USPAT; US-PGPUB	2003/04/29 14:21
-	148	market adj factor	USPAT; US-PGPUB	2003/04/29 14:22
-	50	market adj indicator	USPAT; US-PGPUB	2003/04/29 14:22
-	210	((decision adj variable) or (market adj factor) or (market adj indicator)) and 705/\$.ccls.	USPAT; US-PGPUB	2003/04/29 14:23
-	1323831	FACTOR or VARIABLE or parameter or indicator	USPAT; US-PGPUB	2003/04/30 11:06
-	323109	economic or economy or market or financial	USPAT; US-PGPUB	2003/04/30 11:06
-	1442914	CORRELATED or CORRELATE or CORRELATEABLE or CORRELATION or CORRELATED or CORRELATE or association or associate or associated	USPAT; US-PGPUB	2003/04/29 16:20
-	13242	(FACTOR or VARIABLE or parameter or indicator ) with (economic or economy or market or financial)	USPAT; US-PGPUB	2003/04/29 15:59
-	522	(FACTOR or VARIABLE or parameter or indicator ) with (economic or economy or market or financial) with (CORRELATED or CORRELATE or CORRELATEABLE or CORRELATION or CORRELATED or CORRELATE or association or associate or associated )	USPAT; US-PGPUB	2003/04/29 16:00
-	17684	705/\$.ccls.	USPAT; US-PGPUB	2003/04/29 16:00
-	209	((FACTOR or VARIABLE or parameter or indicator ) with (economic or economy or market or financial) with (CORRELATED or CORRELATE or CORRELATEABLE or CORRELATION or CORRELATED or CORRELATE or association or associate or associated )) and 705/\$.ccls.	USPAT; US-PGPUB	2003/04/29 16:00
-	31	(FACTOR or VARIABLE or parameter or indicator ) with (economic or economy or market or financial) with (CORRELATED or CORRELATE or CORRELATEABLE or CORRELATION or CORRELATED or CORRELATE or association or associate or associated ) with change	USPAT; US-PGPUB	2003/04/29 16:14
-	3	(FACTOR or VARIABLE or parameter or indicator ) with (economic or economy or market or financial) with (CORRELATED or CORRELATE or CORRELATEABLE or CORRELATION or CORRELATED or CORRELATE or association or associate or associated ) with change with (alert or message or notification or notify)	USPAT; US-PGPUB	2003/04/29 16:17
-	838769	FACTOR or VARIABLE or parameter or indicator	EPO; JPO; DERWENT	2003/04/29 16:19
-	78900	economic or economy or market or financial	EPO; JPO; DERWENT	2003/04/29 16:20
-	400176	CORRELATED or CORRELATE or CORRELATEABLE or CORRELATION or CORRELATED or CORRELATE or association or associate or associated	EPO; JPO; DERWENT	2003/04/29 16:21

-	2	(FACTOR or VARIABLE or parameter or indicator ) and (economic or economy or market or financial) and (CORRELATED or CORRELATE or CORRELATEABLE or CORRELATION or CORRELATED or CORRELATE or association or associate or associated ) and change and (alert or message or notify or notification)	EPO; JPO; DERWENT	2003/04/29 16:26
-	54	(FACTOR or VARIABLE or parameter or indicator ) and (economic or economy or market or financial) and (CORRELATED or CORRELATE or CORRELATEABLE or CORRELATION or CORRELATED or CORRELATE or association or associate or associated ) and change	EPO; JPO; DERWENT	2003/04/29 16:26
-	21206	chen.in.	USPAT; US-PGPUB	2003/04/29 17:38
-	17684	705/\$.ccls.	USPAT; US-PGPUB	2003/04/29 17:51
-	351	chen-wen\$.in.	USPAT; US-PGPUB	2003/04/29 17:47
-	3	chen-wen-chih.in.	USPAT; US-PGPUB	2003/04/30 09:01
-	1	20030055768.pn.	USPAT; US-PGPUB	2003/04/30 09:04
-	0	20030055768.pn. and (PDA or pager or page or mobile)	USPAT; US-PGPUB	2003/04/30 09:19
-	0	20030055768.pn. and (PDA or pager or page or mobile or remote or phone or cellphone or cell or laptop or portable)	USPAT; US-PGPUB	2003/04/30 09:17
-	0	20030055768.pn. and (PDA or pager or page or mobile or remote or phone or cellphone or cell or laptop or portable or "personal digital assistant")	USPAT; US-PGPUB	2003/04/30 09:19
-	40542	alert	USPAT; US-PGPUB	2003/04/30 09:19
-	17684	705/\$.ccls.	USPAT; US-PGPUB	2003/04/30 09:28
-	2034	705/\$.ccls. and alert	USPAT; US-PGPUB	2003/04/30 09:19
-	5133	(PDA or pager or page or mobile or remote or phone or cellphone or cell or laptop or portable or "personal digital assistant") with alert	USPAT; US-PGPUB	2003/04/30 09:30
-	376	705/\$.ccls. and ((PDA or pager or page or mobile or remote or phone or cellphone or cell or laptop or portable or "personal digital assistant") with alert)	USPAT; US-PGPUB	2003/04/30 09:20
-	1323831	FACTOR or VARIABLE or parameter or indicator	USPAT; US-PGPUB	2003/04/30 09:22
-	324	(PDA or pager or page or mobile or remote or phone or cellphone or cell or laptop or portable or "personal digital assistant") with (FACTOR or VARIABLE or parameter or indicator ) with alert	USPAT; US-PGPUB	2003/04/30 09:24
-	13	((PDA or pager or page or mobile or remote or phone or cellphone or cell or laptop or portable or "personal digital assistant") with (FACTOR or VARIABLE or parameter or indicator ) with alert)	USPAT; US-PGPUB	2003/04/30 09:24
-	2212	and 705/\$.ccls.		
-	2212	705/35,36,37.ccls.	USPAT; US-PGPUB	2003/04/30 09:29
-	47	((PDA or pager or page or mobile or remote or phone or cellphone or cell or laptop or portable or "personal digital assistant") with alert) and 705/35,36,37.ccls.	USPAT; US-PGPUB	2003/04/30 11:02

-	244	((PDA or pager or page or mobile or remote or phone or cellphone or cell or laptop or portable or "personal digital assistant") with (message or advisory or advice)) and 705/35,36,37.ccls.	USPAT; US-PGPUB	2003/04/30 11:08
-	1323831	FACTOR or VARIABLE or parameter or indicator	USPAT; US-PGPUB	2003/04/30 11:07
-	323109	economic or economy or market or financial	USPAT; US-PGPUB	2003/04/30 11:07
-	10	((PDA or pager or page or mobile or remote or phone or cellphone or cell or laptop or portable or "personal digital assistant") with (message or advisory or advice) with (factor or variable or parameter or indicator)) and 705/35,36,37.ccls.	USPAT; US-PGPUB	2003/04/30 11:12
-	22	((PDA or pager or page or mobile or remote or phone or cellphone or cell or laptop or portable or "personal digital assistant") with (message or advisory or advice) with (economy or economic or market or financial)) and 705/35,36,37.ccls.	USPAT; US-PGPUB	2003/04/30 11:15

US-PAT-NO: 6021397  
DOCUMENT-IDENTIFIER: US 6021397 A  
TITLE: Financial advisory system

----- KWIC -----

At step 840, advice processing is performed. According to one embodiment of the present invention, based upon the user's preference among the decision variables, the system may offer advice regarding which decision variable should be modified to bring the portfolio back on track to reach the one or more financial goals with the desired probability. In addition, the system may recommend a reallocation to improve efficiency of the portfolio. An alert may be generated to notify the user of the advice and/or need for affirmative action on his/her part. As described above, the alert may be displayed during a subsequent user session with the financial advisory system 100 and/or the alerts may be transmitted immediately to the user by telephone, fax, email, pager, fax, or similar messaging system.

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US-PAT-NO: 6349290

DOCUMENT-IDENTIFIER: US 6349290 B1

TITLE: Automated system and method for  
customized and personalized presentation of products  
and services of a financial institution

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In an embodiment of the present invention, the presentation engine receives the advice generated by the advice engine and automatically packages and presents the advice to the customer in the presentation format identified for the customer by the presentation engine as preferable to the customer, for example, from the token data for the customer. In packaging the advice, the presentation engine, for example, modifies one or more aspects of the manner of presentation as indicated by the token data, such as the presentation screen, the presentation voice, the presentation colors, and the presentation music. Further, the presentation engine presents the advice to the customer through a medium according to the token process of the financial institution, such as phone/interactive voice response, personal computer/browser, network/Internet, kiosk/intranet, recruitment center/self service, automated teller machine/self service, personal digital assistant/digital, and an agent at a desktop/browser.

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